

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Melvin LaJuan Rich**
Shenita Fauntleroy Rich

Case No: **13-34339-DOT**

This plan, dated **August 19, 2013**, is:

- ☒ the *first* Chapter 13 plan filed in this case.
- ☐ a modified Plan, which replaces the
☐confirmed or ☐unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. If no objections are timely filed, a confirmation hearing will NOT be held.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$181,606.00**
Total Non-Priority Unsecured Debt: **\$61,768.14**
Total Priority Debt: **\$1.00**
Total Secured Debt: **\$163,981.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$590.00 Monthly for 60 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **35,400.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,900.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
Virginia Dept of Taxation	Taxes and certain other debts	1.00	Prorata 1 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
Express Check Advance of VA	Motor Vehicle - 1997 Mitsubishi Eclipse with 205,000 miles. (son's vehicle)	07/2013	710.00	800.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Great Eastern Resort Corp.	Timeshare in Massanutten	14,000.00	14,000.00

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Santander Consumer USA	Motor Vehicle - 2007 Nissan Armada with 90,000 miles.	115.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Santander Consumer USA	Motor Vehicle - 2007 Nissan Armada with 90,000 miles.	23,212.00	4.25%	473.02
Express Check Advance of VA	Motor Vehicle - 1997 Mitsubishi Eclipse with 205,000 miles. (son's vehicle)	710.00	4.25%	54 months
				15.24
				51 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 2 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 17.92 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

- A. Debtor(s) to make regular contract payments; arrearages, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Springleaf Financial	Primary Residence: 171 Clark Rd, Warsaw VA 22572	474.00	1,000.00	0%	3 months	Prorata

- B. Trustee to make contract payments and cure arrearages, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

I. Payment of Adequate Protection

- All adequate protection payments set forth in Section 3.C are to be paid through the Trustee.
- The Debtor(s) shall pay regular post-petition contract payments to the creditors listed in Section 5.A., and such payments shall also constitute adequate protection payments to such creditors. Accordingly, the Trustee shall not pay adequate protection payments to creditors listed in Section 5.A.
- No adequate protection payments are to be paid to any creditors unless the Plan provides for the payment of adequate protection of such claim(s) through the Trustee in Section 3.C. or directly by the Debtor(s) in Section 5.A., or unless the Court orders otherwise.

Signatures:

Dated: August 19, 2013

/s/ Melvin LaJuan Rich
Melvin LaJuan Rich
Debtor

/s/ John R. Bollinger VSB
John R. Bollinger VSB 46672
Debtor's Attorney

/s/ Shenita Fauntleroy Rich
Shenita Fauntleroy Rich
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on August 19, 2013, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ John R. Bollinger VSB
John R. Bollinger VSB 46672
Signature

P. O. Box 11588
Richmond, VA 23230-1588
Address

804-358-9900
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

B6I (Official Form 6I) (12/07)

In re **Melvin LaJuan Rich**
Shenita Fautleroy Rich

Case No. **13-34339-DOT**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Son Son	AGE(S): 17 7 9
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Disability	Unemployed
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): **See Detailed Income Attachment**

12. Pension or retirement income

13. Other monthly income

(Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 200.00
11. Social security or government assistance	\$ 1,326.00	\$ 1,568.00
(Specify): See Detailed Income Attachment	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income	\$ 0.00	\$ 0.00
(Specify):	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 1,326.00	\$ 1,768.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,326.00	\$ 1,768.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 3,094.00	

B6I (Official Form 6I) (12/07)

In re **Melvin LaJuan Rich**
Shenita Fauntleroy Rich

Debtor(s)

Case No. **13-34339-DOT**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Social Security or other government assistance:

Disability	\$ 1,026.00	\$ 0.00
Dependents (3) SSI	\$ 300.00	\$ 0.00
Unemployment	\$ 0.00	\$ 1,568.00
Total Social Security or other government assistance	\$ 1,326.00	\$ 1,568.00

B6J (Official Form 6J) (12/07)

In re **Melvin LaJuan Rich**
Shenita Fauntleroy Rich

Case No. **13-34339-DOT**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	474.00
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>	
b. Is property insurance included?	Yes <u>X</u> No <u> </u>	
2. Utilities:		
a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	0.00
c. Telephone	\$	15.00
d. Other See Detailed Expense Attachment	\$	305.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	560.00
5. Clothing	\$	65.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	284.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	40.00
c. Health	\$	0.00
d. Auto	\$	116.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Personal Property	\$	20.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Miscellaneous Expense	\$	75.00
Other School Supplies & Activities	\$	125.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,504.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,094.00
b. Average monthly expenses from Line 18 above	\$	2,504.00
c. Monthly net income (a. minus b.)	\$	590.00

B6J (Official Form 6J) (12/07)

In re **Melvin LaJuan Rich**

Shenita Fauntleroy Rich

Case No. **13-34339-DOT**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cable & Internet	\$	170.00
Cell Phone	\$	135.00
Total Other Utility Expenditures	\$	305.00

Office of the US Trustee
701 E. Broad Street
Room 4304
Richmond, VA 23219

Ability Recovery Service
PO Box 4031
Wyoming, PA 18644

Allied Cash Advance
1838 Tappahannock Blvd
Tappahannock, VA 22560

AMCA
4 Westchester Plaza
Suite 110
Elmsford, NY 10523

American Recovery Systems
Re: First National Bank of Mar
1699 Wall Street, Suite 300
Mount Prospect, IL 60056-5788

Anthem
1351 William Howard Taft Road
Cincinnati, OH 45206

Ashworth College
430 Technology Pky
Norcross, GA 30092

Bank of America
1100 North King Street
Wilmington, DE 19884-2211

Bon Secours Richmond Health Sy
RE: Bankruptcy
P.O. Box 28538
Richmond, VA 23228

Callao Medical Arts
P.O. Box 6017
Newport News, VA 23606-0017

CB Service
P.O. Box 826
Christiansburg, VA 24073

CBSC
236 East Town Street
Columbus, OH 43215

Charles P. Gilchrist III, O.D.
402 Airport Road
PO Box 1137
Tappahannock, VA 22560

Commonwealth Pain Specialists
1501 Maple Avenue
Suite 301
Richmond, VA 23226

Consumer Portfolio Services
P.O. Box 57071
Irvine, CA 92618

Convergent Outsourcing
Re: Stoneberry
500 SW 7th St, Bld A 100
Renton, WA 98055

Credit Control Corporation
11821 Rock Landing Drive
Newport News, VA 23606-4207

Creditors Collection Service
Re: Lewis Gale Clinic
PO Box 21504
Roanoke, VA 24018

Delbert Services Corp
7125 Pollock Drive
Re: Cash Call
Las Vegas, NV 89119

Dept of Ed/Sallie Mae
11100 USA Parkway
Fishers, IN 46037

Dish Network Main Office
9601 S. Meridian Blvd.
Englewood, CO 80112

Diversified Consulting, Inc.
Re: Bankruptcy
PO Box 551268
Jacksonville, FL 32256

Dominion Eye Associates, PC
RE: Bankruptcy
2010 Bremono road Suite #128
Richmond, VA 23226

Enhanced Recovery Corporation
8014 Bayberry Rd
Jacksonville, FL 32256

EOS CCA
Re: Apollo Group Inc
700 Longwater Drive
Norwell, MA 02061

ERS
P.O. Box 3474
Buffalo, NY 14240

Express Check Advance of VA
1413 Tappahannock Blvd.
Tappahannock, VA 22560

Extension Express
P.O. Box 329
Tucker, GA 30085

Fidelity Finance
Re: Bankruptcy
215 Summit Street
Winona, MS 38967

Fingerhut Corporation
PO Box 1250
Saint Cloud, MN 56395-1250

First National Bank
PO BOX 6000
Brookings, SD 57006

First National Collection Bureau
610 Waltham Way
Sparks, NV 89434

First Premier Bank
Attn: Bankruptcy Dept.
PO Box 5524
Sioux Falls, SD 57117-5524

Focused Recovery Solutions
9701 Metropolitan Ct, Suite B
Richmond, VA 23236-3662

Fredericksburg Credit Bureau
10506 Wakeman Dr
Fredericksbrg, VA 22407

Geico Indemnity Company
One Geico Plaza
Washington, DC 20047

Ginny's
Attn: Bankruptcy Dept.
1112 7th Avenue
Monroe, WI 53566-1364

Great Eastern Resort Corp.
Re: Bankruptcy
P.O. Box 6006
Charlottesville, VA 22906

Hanover Anesthesia Group, Inc.
Attn: Bankruptcy Department
5855 Bremon Road, Ste. 100
Richmond, VA 23226-1926

Hanover Endocrinology Assoc
7497 Right Flank Rd, #500
Mechanicsville, VA 23116

Health Consultants of Virginia
Sleep Disorders Center of VA
P.O. Box 1645
Mechanicsville, VA 23116-1645

Hecht's/Macy's
Re: Bankruptcy
PO Box 689195
Des Moines, IA 50368

Horizon Financial Management
8585 S. Broadway
Suite 880
Merrillville, IN 46410

HSBC Card Services
Attn: Bankruptcy
PO BOX 5213
Carol Stream, IL 60197

Jefferson Capital Systems
16 McLeland Road
Saint Cloud, MN 56303

Labcorp
Re: Bankruptcy Dept.
PO Box 2240
Burlington, NC 27216

LCA Collections
Re: LabCorp
1250 Chapel Hill Road
Burlington, NC 27215

LTD Financial Services, LP
Re:
7322 Southwest Frwy., Ste. 1600
Houston, TX 77074

MCM Midland Credit Management
8875 Aero Drive
Suite 200
San Diego, CA 92123

MedDirect
P.O. Box 120130
Grand Rapids, MI 49528-0103

Memorial Regional Medical Center
P.O. Box 28538
Richmond, VA 23228

Midland Funding LLC
Recoser, LLC
22 SE 2nd Ave, St#1120
Miami, FL 33131-1605

Monument Pathologists
Attn: Bankruptcy Dept.
PO Box 35781
Richmond, VA 23235

National Credit Adjusters
Re: Allied Cash Advance
PO Box 3023
Hutchinson, KS 67504-3023

NCO Financial Systems Inc.
Re: Black Expressions
11214 Renner Road
Lenexa, KS 66219

Northern Resolution Group
P.O. Box 566
Buffalo, NY 14226

Northland Group Inc.
PO Box 390846
Minneapolis, MN 55439

Palisades Collections LLC
Vativ Recovery Solutions, LLC
PO Box 40728
Houston, TX 77240-0728

Patterson & Reese
10621 Jones Street
Unit 201-A
Fairfax, VA 22030

Peninsula Credit & Collection
P.O. Box 6008
Re: Riverside Tappahannock Hospital
Newport News, VA 23606

Peninsula Radiological Assoc.
Re: Bankruptcy
P.O. Box 12087
Newport News, VA 23612-2087

Penn Credit Corp
916 14th Street
Harrisburg, PA 17104

Pinnacle Credit Services
Re: Bankruptcy
7900 Hwy 7 #100
Minneapolis, MN 55426

Portfolio Recovery Assoc. LLC
P.O. Box 12903
Norfolk, VA 23541

Pulmonary Associates of
Richmond, Inc.
1000 Boulders Pkwy, #102
Richmond, VA 23225

Risk Management Alternatives
RE: Hechts
P.O. Box 4939
Trenton, NJ 08650-4939

Riverside Health System
Re: Bankruptcy
P.O. Box 6008
Newport News, VA 23606

Riverside Medical Group
PO Box 49
Tucker, GA 30085

Riverside Tappahannock Hosp.
Re: Bankruptcy
P.O. Box 6008
Newport News, VA 23606

RJM Acquisitions
575 Underhill Blvd, Suite 224
Syosset, NY 11791

RS Medical
14401 SE 1st Street
Vancouver, WA 98684

RTH Pulmonology & Gastro
P.O. Box 6017
Newport News, VA 23606

Santander Consumer USA
Attn: Bankruptcy Department
PO Box 560284
Dallas, TX 75356-0284

SCI
P.O. Box 85005
Richmond, VA 23285

Seventh Avenue
Attn: Bankruptcy
1112 7th Avenue
Monroe, WI 53566-1364

Springleaf Financial
Attn: Bankruptcy Dept
1539 South Main Street
Blackstone, VA 23824

Stern & Associates
415 N Edgeworth St Ste 2
Greensboro, NC 27401

T-Mobile
Re: Bankruptcy
P.O. Box 37380
Albuquerque, NM 87176-7380

Tappahannock Anesthesia
PO Box 6017
Newport News, VA 23606

Tappahannock Urgent Care
P.O. Box 6017
Newport News, VA 23606-0017

Tappahannock Urological Center
856 J. Clyde Morris Blvd.
Newport News, VA 23601-1318

United Auto Credit Corporation
1071 Camelback Street
Suite 100
Newport Beach, CA 92660

United Consumers
Re: Bankruptcy
14205 Telegraph Rd
Woodbridge, VA 22192

University of Phoenix
Re: Bankruptcy
3157 E. Elwood Street
Phoenix, AZ 85034

Uscb Corp
101 Harrison Stree
Archbald, PA 18403

Verizon VA
500 Technology Drive
Saint Charles, MO 63304

Virginia Dept of Taxation
P.O. Box 2156
Richmond, VA 23218

Virginia Surgical Assoc.
Re: Bankruptcy
417 Libbie Avenue
Richmond, VA 23226

Virginia Women's Center Inc.
7130 Glen Forest Drive Ste 101
Richmond, VA 23226-1922

Warsaw Medical Arts
PO Box 6017
Newport News, VA 23606

Westlake Financial Services

Re: Bankruptcy

P.O. Box 76809

Los Angeles, CA 90076-0809

Willis-Falkenberg Eye Care

10 Chatham Heights Rd

Fredericksburg, VA 22405

Woodforest National Bank

PO Box 7889

The Woodlands, TX 77387-7889